

**Fill in this information to identify the case:**

Debtor 1 Ali Sarica  
 Debtor 2 \_\_\_\_\_  
 (Spouse, if filing)  
 United States Bankruptcy Court for the : Northern District of Illinois  
 (State)  
 Case number 17-83037

**Official Form 410S1**

**Notice of Mortgage Payment Change**

**12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PennyMac Loan Services, LLC

Court claim no. (if known): 4

Last four digits of any number you use to identify the debtor's account: XXXXXX2860

Date of payment change: 3/1/2022  
 Must be at least 21 days after date of this notice

New total payment: \$2,410.54  
 Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No  
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 982.79

New escrow payment : \$ 1,000.87

**Part 2: Mortgage Payment Adjustment**

**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?**

- ☒ No  
☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No  
☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Ali Sarica

First Name Middle Name Last Name

Case number (if known) 17-83037

**Part 4:**

**Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

X /s/Michael J. McCormick

Signature

Date 01/14/2022

Print: Michael J. McCormick  
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road  
Number Street  
Roswell GA 30076  
City State ZIP Code

Contact phone 678-281-3918

Email Michael.McCormick@mccalla.com

In Re:

Ali Sarica

Bankruptcy Case No.: 17-83037

Chapter: 13

Judge: Thomas M. Lynch

CERTIFICATE OF SERVICE

I, Michael J. McCormick, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Ali Sarica  
8974 Clinnin Lane  
Huntley, IL 60142

Timothy Brown  
Law Office of Timothy Brown  
1520 Carlemont Drive, Suite M  
Crystal Lake, IL 60014

*(served via ECF Notification)*

Lydia Meyer, Trustee  
P.O. Box 14127  
Rockford, IL 61105

*(served via ECF Notification)*

U.S. Trustee - Patrick S Layng  
Office of the U.S. Trustee, Region 11  
780 Regent St., Suite 304  
Madison, WI 53715

*(served via ECF Notification)*

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 01/24/2022  
(date)

By: /s/Michael J. McCormick

Michael J. McCormick  
Authorized Agent for Creditor



P.O. Box 514387  
Los Angeles, CA 90051-4387

## Escrow Account Disclosure Statement

**Statement Date:** January 5, 2022

**Loan Number:** [REDACTED]

### Property Address:

8974 CLINNIN LN  
HUNTLEY IL 60142



**Questions?** Visit our website @

**www.PennyMac.com**

(800) 777 - 4001 (Se Habla Español)

M - F: 5:00 AM - 6:00 PM PT

Sat: 7:00 AM - 11:00 AM PT

## Annual Escrow Account Review

At least once each year, PennyMac Loan Services, LLC ("PennyMac") reviews your escrow account to make sure there is enough money to pay your property taxes and/or insurance premiums. This statement informs you of any adjustments to your monthly payment, shows you how much money you currently have in your escrow account and how much you will need in the next 12 months.

## Your New Mortgage Payment

During the next year, your escrow account balance is projected to have a surplus (meaning more funds than necessary to pay your taxes and/or insurance as they come due). See Your Escrow Surplus on page 2 for more details.

Description	Current Monthly Payment Amount	New Monthly Payment Amount
Principal and Interest	\$1,409.67	\$1,409.67
Escrow Payment	\$982.79	\$1,000.87
Total Payment Amount	\$2,392.46	\$2,410.54

Please start making the 'New Monthly Payment Amount' on March 01, 2022. Payments due prior to this date should be made at the 'Current Monthly Payment Amount' shown.

## Projected Escrow Account Activity

Over the next year, PennyMac expects to pay \$12,010.52 from your escrow account. Your new monthly escrow payment is \$1,000.87.

Escrow Item Description	Annual Amount	Monthly Amount
Mortgage Insurance:	\$2,079.24	
County Tax:	\$8,762.28	
Hazard Ins:	\$1,169.00	
Total Payments from Escrow:	\$12,010.52	÷ 12 = \$1,000.87

**Projected Escrow Account Activity (Continued)**

Below is a projection of escrow account activity from March 01, 2022 through February 28, 2023. These amounts may change when the actual payments become due.

Month	Escrow Deposit(s)	Tax Payment(s)	Insurance Payment(s)	Mortgage Insurance Payment(s)	Projected Balance
Beginning Escrow Balance					\$7,599.28
Mar 2022	\$1,000.87	\$0.00	\$0.00	\$173.27	\$8,426.88
Apr 2022	\$1,000.87	\$0.00	\$0.00	\$173.27	\$9,254.48
May 2022	\$1,000.87	\$4,381.14	\$0.00	\$173.27	\$5,700.94
Jun 2022	\$1,000.87	\$0.00	\$0.00	\$173.27	\$6,528.54
Jul 2022	\$1,000.87	\$0.00	\$0.00	\$173.27	\$7,356.14
Aug 2022	\$1,000.87	\$4,381.14	\$1,169.00	\$173.27	\$2,633.60 <sup>1</sup>
Sep 2022	\$1,000.87	\$0.00	\$0.00	\$173.27	\$3,461.20
Oct 2022	\$1,000.87	\$0.00	\$0.00	\$173.27	\$4,288.80
Nov 2022	\$1,000.87	\$0.00	\$0.00	\$173.27	\$5,116.40
Dec 2022	\$1,000.87	\$0.00	\$0.00	\$173.27	\$5,944.00
Jan 2023	\$1,000.87	\$0.00	\$0.00	\$173.27	\$6,771.60
Feb 2023	\$1,000.87	\$0.00	\$0.00	\$173.27	\$7,599.20
Ending Escrow Balance					\$7,599.20
Totals	\$12,010.44	\$8,762.28	\$1,169.00	\$2,079.24	

<sup>1</sup> Lowest projected balance.

**Your Escrow Surplus**

Based on the projected activity above, our review shows that you will have a surplus of \$978.40. You have consented to electronic deposits from PennyMac, and we will credit the surplus to your bank account within 4 business days.

Lowest Projected Balance	\$2,633.60
Minimum Required Balance	\$1,655.20
Escrow Surplus	\$978.40

PennyMac requires a minimum balance up to one-sixth of the estimated total annual payments from your escrow account, unless state law or your mortgage contract requires less, to help cover any unexpected increase in taxes and/or insurance. The minimum required balance does not include mortgage insurance.

**Escrow Account History**

The following is the statement of activity in your escrow account from March 01, 2021 through February 28, 2022.

Last year, we anticipated that payments from your account would be made during this period equaling \$11,793.58. Your lowest monthly balance should not have exceeded \$1,610.89, or 1/6 of anticipated payments from the account, unless your mortgage contract or state law specifies a lower amount.

Your actual lowest monthly balance was greater than \$1,610.89. The items with an asterisk on the table below may explain this.

The table below shows the Projected and Actual account history for the previous escrow account period.

Month	Payments		Disbursements				Escrow Balance	
	Projected	Actual	Projected	Description	Actual	Description	Projected	Actual
<b>Beginning Escrow Balance</b>							\$8,036.79	\$2,354.74
Mar 2021	\$982.79	\$982.79	\$177.35	MIP/PMI	\$177.35	MIP/PMI	\$8,842.23	\$3,160.18
Apr 2021	\$982.79	\$982.79	\$177.35	MIP/PMI	\$177.35	MIP/PMI	\$9,647.67	\$3,965.62
May 2021	\$982.79	\$4,020.59 *	\$4,456.54	County Tax, MIP/PMI	\$4,558.49 *	County Tax, MIP/PMI	\$6,173.92	\$3,427.72
Jun 2021	\$982.79	\$0.00 *	\$177.35	MIP/PMI	\$177.35	MIP/PMI	\$6,979.36	\$3,250.37
Jul 2021	\$982.79	\$3,066.52 *	\$177.35	MIP/PMI	\$1,346.35 *	Hazard Ins, MIP/PMI	\$7,784.80	\$4,970.54
Aug 2021	\$982.79	\$0.00 *	\$5,563.54	County Tax, Hazard Ins, MIP/PMI	\$4,558.49 *	County Tax, MIP/PMI	\$3,204.05	\$412.05 <sup>2</sup>
Sep 2021	\$982.79	\$982.79	\$177.35	MIP/PMI	\$177.35	MIP/PMI	\$4,009.49	\$1,217.49
Oct 2021	\$982.79	\$1,100.94 *	\$177.35	MIP/PMI	\$177.35	MIP/PMI	\$4,814.93	\$2,141.08
Nov 2021	\$982.79	\$982.79	\$177.35	MIP/PMI	\$177.35	MIP/PMI	\$5,620.37	\$2,946.52
Dec 2021	\$982.79	\$2,055.01 *	\$177.35	MIP/PMI	\$177.35	MIP/PMI	\$6,425.81	\$4,824.18
Jan 2022	\$982.79	\$982.79	\$177.35	MIP/PMI	\$0.00 *		\$7,231.25	\$5,806.97
Feb 2022	\$982.79	\$1,965.58 *E	\$177.35	MIP/PMI	\$173.27 *E	MIP/PMI	\$8,036.69	\$7,599.28
<b>Ending Escrow Balance</b>							\$8,036.69	\$7,599.28
<b>Totals</b>	\$11,793.48	\$17,122.59	\$11,793.58		\$11,878.05			




<sup>2</sup> Lowest actual balance.

An asterisk '\*' beside an amount indicates a difference from projected activity, either in the amount or the date.

The letter 'E' beside an amount indicates that the payment has not yet occurred, but is estimated to occur as shown.

At the time of analysis, PennyMac assumes that you will make all scheduled mortgage payments by or before the effective date of your new payment (shown in the Projected Escrow Account Activity section above).

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Other Important Information

How to Contact Us	 <a href="http://www.PennyMac.com">www.PennyMac.com</a> Available 24/7 on all your devices: PC, Tablet, and Mobile. <i>El sitio web y las declaraciones están disponibles en español.</i> <b>Go Paperless today!</b>	 <a href="#">PennyMac Customer Service:</a> (800) 777 - 4001 M - F: 5:00 AM - 6:00 PM PT Sat: 7:00 AM - 11:00 AM PT <b>Fax:</b> (866) 577 - 7205	 PennyMac Loan Services, LLC Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051-4387
	How to Make a Payment	<b>Auto-Pay</b> *: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice. <b>Pay Online:</b> Make a one-time payment on our website.	<b>Pay-by-Phone:</b> (800) 777-4001 <i>(Fees may apply to use this service)</i> <b>Western Union:</b> Code City: <i>PennyMac</i> Pay To: <i>PennyMac Loan Services</i> Code State: <i>CA</i> ID Number: <i>Enter Loan Number</i>
Tax and Insurance Information	<b>Property Tax Bills:</b> If you receive a tax bill, you do not need to take any action. <b>(Please note:</b> Supplemental/ Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.)	<b>General Insurance Questions:</b> (866) 318-0208 <b>Insurance Information:</b> Any time there is a change to your insurance policy please provide your insurance carrier the following information:  <b>Mortgagee Clause:</b> PennyMac Loan Services, LLC Its Successors and/or Assigns P.O. Box 6618 Springfield, OH 45501-6618	
Credit Reporting Information	We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.		
Important Consumer Information	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.		
Requests for prior payment adjustments: To request funds for a prior payment be applied differently, you <b>must</b> notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions.			

\* If you are enrolled in a PennyMac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

\*\* When you pay with a check, you authorize PennyMac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

In accordance with the Fair Debt Collection Practices Act, debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

**NEW YORK** - If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days. PennyMac Loan Services, LLC is registered with the Superintendent of the New York State Department of Financial Services (Department). You may obtain further information or file a complaint by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting [www.dfs.ny.gov](http://www.dfs.ny.gov).

**NORTH CAROLINA** - Licensed by the North Carolina Office of the Commissioner of Banks. Complaints regarding the servicing of your mortgage may be submitted to the Office of the Commissioner of Banks, 316 W. Edenton Street, Raleigh, NC 27603, (919) 733-3016. Licensed by the North Carolina Department of Insurance. Permit No. 119504607 - 6101 Condor Dr., Suite 200, Moorpark, CA 93021. Permit No. 119505929 - 14800 Trinity Blvd., Fort Worth, TX 76155. Permit No. 119506567 - 3043 Townsgate Rd., Suite 200, Westlake Village, CA 91361. Permit No. 119506570 - 2201 West Plano Parkway, Suites 150 and 300, Plano, TX 75075. Permit No. 119507419 - 10550 West Charleston Blvd., Suite A, Las Vegas, NV 89135.

**OREGON** - Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at (800) 777-4001. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit [dfr.oregon.gov](http://dfr.oregon.gov).



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